

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: LIZAK, LUCIA

Case No. 08-34773

Chapter 7

Debtor

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

DEBORAH K. EBNER, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$1,750.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$4,550.00</u>
Total Distribution to Claimants: <u>\$3,092.81</u>	Claims Discharged Without Payment: <u>\$6,971.00</u>
Total Expenses of Administration: <u>\$1,725.00</u>	

3) Total gross receipts of \$ 85,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 80,182.19 (see **Exhibit 2**), yielded net receipts of \$4,817.81 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$297,655.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,725.00	1,725.00	1,725.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	8,971.00	3,092.81	3,092.81	3,092.81
TOTAL DISBURSEMENTS	\$306,626.00	\$4,817.81	\$4,817.81	\$4,817.81

4) This case was originally filed under Chapter 7 on December 19, 2008.
The case was pending for 45 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/22/2012 By: /s/DEBORAH K. EBNER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Potential recovery from wrongful death action st	1129-000	85,000.00
TOTAL GROSS RECEIPTS		\$85,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Lizak, Lucia	Dividend paid 100.00% on \$80,182.19; Claim# EXEMPT; Filed: \$80,182.19; Reference:	8100-002	80,182.19
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$80,182.19

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	BANK OF AMERICA	4110-000	259,000.00	N/A	N/A	0.00
NOTFILED	CARMAX AUTO FINANCE	4110-000	7,655.00	N/A	N/A	0.00
NOTFILED	BANK OF AMERICA	4110-000	31,000.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$297,655.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DEBORAH K. EBNER	2100-000	N/A	1,700.00	1,700.00	1,700.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$1,725.00	\$1,725.00	\$1,725.00

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Air Angels	7100-000	N/A	986.10	986.10	986.10
2	FIA CARD SERVICES, NA/BANK OF AMERICA	7100-000	2,000.00	2,106.71	2,106.71	2,106.71
NOTFILED	Farmers Insurance	7100-000	4,005.00	N/A	N/A	0.00
NOTFILED	Bank of America	7100-000	2,800.00	N/A	N/A	0.00
NOTFILED	Dryer Medical Clinic	7100-000	166.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$8,971.00	\$3,092.81	\$3,092.81	\$3,092.81

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-34773

Trustee: (330480) DEBORAH K. EBNER

Case Name: LIZAK, LUCIA

Filed (f) or Converted (c): 12/19/08 (f)

§341(a) Meeting Date: 01/22/09

Period Ending: 09/22/12

Claims Bar Date: 04/24/09

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Residence: 3036 Iron Leige Lane, Montgomery, 605	265,000.00	0.00		0.00	FA
2	Checking W/ West Suburban Bank	1,300.00	0.00		0.00	FA
3	Checking W/ TCF Bank	150.00	0.00		0.00	FA
4	Misc. Household Goods & Furnshings	1,000.00	0.00		0.00	FA
5	Misc. Wearing Apparel	300.00	0.00		0.00	FA
6	401(k)	1,800.00	0.00		0.00	FA
7	Vehicle:1999 Honda Accord (130,000 Miles)	1,750.00	0.00	DA	0.00	FA
8	Checking W/ West Suburban Bank DUPLICATE ASSET	0.00	0.00		0.00	0.00
9	Checking W/ TCF Bank DUPLICATE ASSET	0.00	0.00		0.00	0.00
10	Misc. Household Goods & Furnshings DUPLICATE ASSET	0.00	0.00		0.00	0.00
11	Misc. Wearing Apparel DUPLICATE ASSET	0.00	0.00		0.00	0.00
12	401(k) DUPLICATE ASSET	0.00	0.00		0.00	0.00
13	Potential recovery from wrongful death action st	Unknown	Unknown		85,000.00	FA
14	Vehicle:1999 Honda Accord (130,000 Miles) DUPLICATE ASSET	0.00	0.00		0.00	0.00
14	Assets Totals (Excluding unknown values)	\$271,300.00	\$0.00		\$85,000.00	\$0.00

Major Activities Affecting Case Closing:

Atty Dennis Kellogg accepted wrongful death case for debtor arising because of death of her husband. (He was killed by an auto while he was walking across the street). Mr. Kellogg will keep me advised of status. State court suit settled & settlement approved by bankruptcy court. Jan. 2012. Case closing in process.

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 08-34773

Trustee: (330480) DEBORAH K. EBNER

Case Name: LIZAK, LUCIA

Filed (f) or Converted (c): 12/19/08 (f)

§341(a) Meeting Date: 01/22/09

Period Ending: 09/22/12

Claims Bar Date: 04/24/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): December 31, 2015

Current Projected Date Of Final Report (TFR): May 13, 2012 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-34773
Case Name: LIZAK, LUCIA

Taxpayer ID #: **-***3904
Period Ending: 09/22/12

Trustee: DEBORAH K. EBNER (330480)
Bank Name: The Bank of New York Mellon
Account: 9200-*****54-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/22/12	{13}	Lizak, Lucia/ Society Insurance	settlement	1129-000	15,000.00		15,000.00
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	14,975.00
03/22/12	{13}	Farmers Insurance	balance of settlement	1129-000	70,000.00		84,975.00
08/01/12	101	Lizak, Lucia	Dividend paid 100.00% on \$80,182.19; Claim# EXEMPT; Filed: \$80,182.19; Reference:	8100-002		80,182.19	4,792.81
08/01/12	102	DEBORAH K. EBNER	Dividend paid 100.00% on \$1,700.00, Trustee Compensation; Reference:	2100-000		1,700.00	3,092.81
08/01/12	103	Air Angels	Dividend paid 100.00% on \$986.10; Claim# 1; Filed: \$986.10; Reference:	7100-000		986.10	2,106.71
08/01/12	104	FIA CARD SERVICES, NA/BANK OF AMERICA	Dividend paid 100.00% on \$2,106.71; Claim# 2; Filed: \$2,106.71; Reference:	7100-000		2,106.71	0.00

ACCOUNT TOTALS	85,000.00	85,000.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	85,000.00	85,000.00	
Less: Payments to Debtors		80,182.19	
NET Receipts / Disbursements	\$85,000.00	\$4,817.81	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # 9200-*****54-66	85,000.00	4,817.81	0.00
	\$85,000.00	\$4,817.81	\$0.00